INTRODUCTION

The social and economic significance of Micro, Small and Medium Enterprises (MSMEs) in the economic development of emerging countries of the world is widely acknowledged. MSMEs drive modern economies through their multifaceted contributions in terms of technological innovations, employment generation, export promotion, etc., and are inspired by individual initiative and creativity.

The influence of macro environmental and firm specific factors on Indian MSME has been well researched and documented. The other dominant factor that influences enterprise performance, namely, the entrepreneurial competence could be further influenced by the culture which the entrepreneur inherits from the environment and the social systems innate to the country or the region that she hails from. The nature and extent of this influence of a region's culture on the competence and performance of Indian entrepreneurs in managing MSMEs in that region have not yet been largely researched or documented. This research work attempts to fill that gap.

A review of literature led to three research questions which relate to (i) variations in performance of micro, small and medium entrepreneurs (ii) variations in the cultural attributes of micro, small and medium entrepreneurs and (iii) influence of the cultural attributes of micro, small and medium entrepreneurs on their performance.

It was observed that six cultural dimensions as derived from the seminal work done by Hofstede and his associates on national cultures during the period 1980-2005 were the most appropriate for this study. Since Hofstede developed his theory through an etic or global perspective the relevance and validity of these dimensions in the Indian context was done through a qualitative survey of forty experts with an emic or insider perspective. The study while endorsing the validity of Hofstede's cultural dimensions stated that these dimensions varied across different regions of the country and added a seventh dimension called Ethnic Orientation which arose from the specific ethnic origin and grooming of a person. A survey questionnaire was developed using the validated cultural framework. Responses were collected from MSME entrepreneurs across two states of India, namely Kerala and Maharashtra. These states were selected on the basis of their ranking based on the contribution of the respective State-level MSME Gross Value Added to the respective Gross State Domestic Products.

The subsequent analysis of the questionnaire responses came out with interesting results. The performance varied significantly across many of the MSME segments. The cultural dimensions (except pragmatic orientation) were found to be significantly varying across the various MSME segments. It could also be observed that certain level of correlation occurred between some of the dimensions across given segments. The performance levels were also found to be dependent on cultural factors across the various segments. The nature and extent of the influence were observed to be further dependent on the region or state of operation, and within each state, the enterprise type, business type or location type or the various combinations of these factors.

There are seven chapters in the thesis, first chapter being the introductory chapter.

BACKGROUND OF RESEARCH

Background of the research is discussed in **chapter 2** with a substantial review of literature. MSMEs sector forms the economic backbone of countries not only with higher levels of income, but also developing countries with lower levels of income. A review suggests that there is a diversity that exists in these various definitions across nations and regions; there is a variety not just in the definitions of this sector, but in their classifications as well (Gibson & Van der Vaart, 2008). The World Commission on Environment and Development spells out the strategy of a sustainable enterprise as the process of aligning and balancing an enterprise and its business environment (WCED, 1987). As we understand the nature of performance of MSMEs across countries, we also learn how these enterprises become functions of the respective environments. A review of MSMEs from the select countries and regions brought out the few factors that influence the performance and effectiveness of this sector including several macro economic factors, firm specific factors, and cultural aspects (Guo and Shi, 2012; Abdullah, 1999; Karpak & Topcu, 2010; Mtigwe, 2005). These factors were found to vary across countries and were dependent on the business and cultural fabric of each of these countries. There were macro environmental factors, firm specific or firm dependent factors and also factors emanating from the socio cultural fabric of the region.

The MSMEs have always been the key catalyst in the Indian economy (MSMED Annual Report, 2011-12). The fourth census of MSMEs highlighted the regional

variations with respect to the entrepreneurial aspects which in turn explain the relative advancement of certain regions or states in comparison with others due to intrinsic regional diversity (Fourth All India Census of MSMEs, Final Report, 2011).

The highlight of India's post independence era was the recognition given to the importance of MSMEs in the country's economic growth. The sector received protective discrimination through reservation of specified items, increased access to bank credit through priority sector lending, excise exemption etc. The Government of India established institutions both at national as well as state level to facilitate growth of small enterprises.

The initiation of economic reforms through industrial and trade liberalization in 1991-1992 marked the beginning of a new era for industry in India (Singh et al, 2010). Promulgation of Micro, Small and Medium Enterprises Development Act, 2006 was a giant leap taken by the Government of India in its continuing efforts to ensure and enable MSMEs competitive strengths in the country's economic landscape. The MSMED Act provided a legal framework for recognition of the concept of "enterprise" which comprises both manufacturing and service entities.

The Ministry of MSMEs formed in 2007, designs policies and promotes/facilitates programmes, projects and schemes and monitors their implementation with a view to to scale up the MSMEs. The ministry supplements the efforts of the various State Governments.

Indian MSMEs are often closely related to the traditional business in a given region of the country especially when it is related to or triggered by the agricultural and traditional living habits of the place. Handloom and handicrafts are also part of these businesses which are region dependent and often community based. There are many businesses that are region specific and are carried on by families through generations.

The MSMEs in India are defined under the provisions of the MSMED Act, Government of India (2006).

a) **Manufacturing Enterprises:** The enterprises engaged in the manufacture or production of goods pertaining to any industry specified in the first schedule to the Industries (Development and Regulation Act, 1951); classified in terms of investment in plant and machinery.

b) Service Enterprises: The enterprises engaged in providing or rendering of services; classified in terms of investment in equipment.

The limit for investment in plant and machinery / equipment for manufacturing / service enterprises are provided in below:

Table 1: Classification of Indian MSME

Sector	Enterprises	Investment in P & M / Equipment
Manufacturing	Micro	Less than ₹2.5 Million
	Small	Between ₹2.5 Million & ₹ 50 Million
	Medium	Between ₹50 Million & ₹100 Million
Services	Micro	Less than ₹1 Million
	Small	Between ₹1 Million & ₹ 20 Million
	Medium	Between ₹20 Million & ₹50 Million

(Source: Ministry of MSME, Government of India, S.O. 1642(E) dtd.29-09-2006)

Factors Influencing performance of Indian MSME

A review of related literature and research done in the area of Indian MSME bring out three main influences on Indian MSMEs. They are the macro environmental factors, the firm specific factors and entrepreneurial factors.

Macro environmental factors including Economic Liberalization & Globalization (Pandey & Shivesh, 2007; Kalirajan et al. 2002; Bhanumurthy & Mitra, 2004; Bharath et al, 1999; Bala Subrahmanya, 2014; Bodla & Verma, 2008; Nagayya & Rao, 2011), **Non-availability of timely finance from Banks** (Das, 2008, Ministry of MSME, Annual Report, 2010-11; Srinivasan & Joseph, 2004; Venkataramanaiah & Parashar, 2007; Planning Commission Report, 2012), **Facilities & Infrastructure–development of Industrial Clusters** (Pandey and Shivesh, 2007; Das, 2011; Ministry of MSME, Annual Report, 2010-11; Nagayya & Rao, 2011; Sharma & Ali, 2010), **Governmental Support – Effective Implementation of State Policies** (Todd & Jivalgi, 2007; Bala Subrahmanya, 2014; Ministry of MSME, Annual Report, 2010-11; Bharath et al, 1999), **Availability of skilled labour** (Ministry of MSME, Annual Report, 2010-11; Katyal & Xaviour, 2015; Bala Subrahmanya, 2011; Sunder & Kumar, 2012; Mishra, 2014) has been well researched.

Similarly, Firm Specific factors including **Innovation and Technology Adoption** (Ussman et al. 2001; Becheikh et al. 2006; Bala Subrahmanya, et al, 2010; Khosla, 2008; Danneels and Kleinschmidt, 2001; Hoffman et al. 1998), **Capability and knowledge creation** (Robertson, 2003; Nirjar, 2008b; Lall, 2000; Robertson, 2003; Khandekar & Sharma, 2006), **Quality management** (Singh et al, 2009; Ghosal & Madan, 2010; Sharma & Bhagwat, 2006), **Employee welfare** (Singh et al., 2007; Sundar and Kumar, 2012; Saini & Budhwar, 2008; Nirjar, 2008a, Nirjar, 2008b), **Business ethics and corporate social responsibility** (Srinivasan, 2009; Jenkins, 2006; Nirjar, 2008a; Srinivasan, 2009; Peltier & Naidu, 2012; Casson & Giusta's, 2007), has been fairly well researched.

Entrepreneurial Competency:

Entrepreneurship is the deployment of resources by paying wages and creating something of value (profits) and shouldering the risks and uncertainties of production (Aldrich, 1990; Kanbur, 1979). MSMEs are often born of individual creativity and brilliance; they stimulate private ownership and entrepreneurial skills (Szabo, 2006; Pandey & Shivesh, 2007) and are the nurseries for entrepreneurship and innovation (Katyal & Xaviour, 2015).

Our reviews so far indicate that the various attributes of the firm, namely, the entrepreneurial competence, the entrepreneurs' personal, cultural and social attributes (networking, reciprocity, collectivism, positivism etc), the nature and maturity of the management-workmen relationships, the enterprise's ethical and social outlooks, its propensity to innovate and progress, readiness to learn and build skill levels and the enterprises' disciplined and sustained adherence to quality management all contribute to the performance of these enterprises.

An analysis of the results of the third and fourth census also reveals some interesting facts about the magnitude, classifications, diversity and also the imbalances in the Indian MSME sector across the various States of the country. It also indicates their dependence on the cultural, ethnic, religious and social diversities.

Identifying a framework to analyze the influence of cultural factors

MSMEs are entrepreneur driven businesses and thus close to the environment and context where they are situated and are influenced by cultural attributes of the entrepreneurs including attitudes, beliefs, and social practices.

Culture is the range of learned human behaviour patterns and dependent on the culture and the shared values and beliefs (Westall, 1996; Sinha and Kumar, 2004), acquired by an individual across various generations which influences his behaviour (Thurik & Dejardin, 2011) and decision to become an entrepreneur (Thomas & Mueller, 2000; Weiss 1988). Hofstede defined culture as "collective programming of the mind which distinguishes members of one group or category of people from another" (Hofstede et al., 2010b, p.5) and it manifests in the form of ideas, an event or object representing a situation or activities, influencing people's behaviour and their success in desired activities (Westall, 1996). The original Cultural Dimension theory was enunciated by Hofstede (Hofstede, 1980) and his associates during the period 1980-2005 and this theory postulated that people of various countries differ across on the extent to which they endorsed the following four dimensions of values (Hofstede, 1980; Hofstede et al., 2010b; Minkov & Hofstede, 2011):

1) Power distance (high versus low)
2) Individualism (vs. Collectivism)
3) Uncertainty avoidance (high versus low)
4) Masculinity (versus Femininity)
5) Long Term or Pragmatic (versus Short term or Normative) Orientation
6) Indulgence (versus Restraint)

Quite a few researches have taken place in the field of cross cultural dimensions subsequent to Hofstede's epoch making work: "Schwartz Culture-Level Dimensions Theory" of Schwartz (1994), two cultural value dimensions were identified by Smith, Dugan, and Trompenaars (1996), the study taken up by House and his associates across 62 countries (House et al, 2003). Most of the newly postulated value dimensions could be "related and correlated empirically to the value dimensions of Hofstede, as his original four dimensions are often used for validational purposes in many multicultural projects" (Bond et al, 2004, p. 551) and these dimensions were derived from the seminal work done by Hofstede and his associates on national

cultures during the period 1980-2005. Among various studies Hofstede's framework is comprehensive and holistic.

Most of Hofstede's earlier research was contextualized across nations. But he and his associates have also used the framework to analyse the regional cultures of Brazil (Hofstede et al, 2010a). However, it was necessary to make necessary changes to his framework based on an emic (insider) review of the cultural dimensions applicable for India and applicable for the MSME entrepreneur community.

RATIONALE FOR RESEARCH

Rationale of our research and formulation of the hypotheses is discussed in **chapter 3**. Our review of the various statistics of the fourth census showed us that the MSMEs across various major states of India performs differently even though all the states came under the same macroeconomic environment. We also saw how the environmental and contextual diversities get further moderated or influenced by certain aspects like the region (or state in the Indian context), the location of the enterprise, the size of its operations, namely, micro, small or medium (as per Government of India classification) and whether they provide products or services output.

States: India's diversities, cultural pluralism and the differing social and cultural orientations across different regions of the country are well known (Anderson, 2012; Deshpande & Sharma, 2013). India is a federal union of states comprising twenty-nine states and seven union territories. The states and union territories are further subdivided into districts and further into smaller administrative divisions.

Table 2:
GVA of Registered & Unregistered MSMEs (State-wise) as a percent of GSDP

Sl. No.	States	Registered Units: No. of Units '000s	Registered Units: GVA ₹ Million	Unregistered Units: No. of Units '000s	Unregistered Units: GVA ₹ Millions	Total GVA ₹ Millions	GSDP (2006-07) ₹ Millions	Total GVA as percent of GSDP
6	**Kerala**	150	99,588	1,294	1,65,584	2,65,172	14,16,670	18.72
21	**Maharashtra**	87	3,99,393	1,445	1,04,636	5,04,029	54,07,500	9.32

The administrative, social, political and cultural environments of each of the states of the country moderate the working of Indian MSMEs. Tables 2 highlight the MSME output characteristics of the two sample states, namely, Kerala and Maharashtra. Kerala is ranked 6th (out of 28) and Maharashtra 21st (out of 28) based on the respective state's contribution to the corresponding GSDP. The profiles of these two states are distinctly different and represent the larger spectrum of the country in terms of diversity.

Location of Business: The Indian rural scenario provides a very typical example of the old traditional economy with its innate socio cultural framework and the urban India, on the contrary, provides a transition into the increasingly modernized and integrated with the national market economy (Polanyi, 1957; Rosser & Rosser, 2005).

Size of Business: The micro organizations with their small investment, reach and limited capabilities to produce and market form one end of the spectrum while medium sized enterprises with investment even going eight up to INR 100 million in the case of manufacturing units form the other end of the spectrum. The small enterprises form the middle part of the spectrum. The three major groups of enterprises have widely varying nature of operations.

Nature of Business Operations: The nature of business operations of MSMEs can be mainly divided into two based on the nature of their output/delivery: it can be either manufacturing in the cases enterprises that manufacture and deliver products or services oriented if they deliver services including repairs and maintenance services.

Culture, entrepreneur and enterprise performance

The review of literature points to the fact that culture can influence an entrepreneur's capability to manage their business, especially in managing their workforce. It also affirms that Hofstede's framework could be considered as the baseline for our understanding of Indian culture subject to a qualitative validation check possibly though a survey of Indian experts.

Research Questions and Hypotheses

The main fuel for MSME performance is the entrepreneurial creativity and brilliance in managing the respective enterprises and how efficiently an entrepreneur deploys and manages his enterprise's labour force. The unique selling points of these enterprises are their cohesiveness, efficiency of operations and the single minded management of the entrepreneurs who often contribute the most important skill sets for these start ups.

The discussions we had, so far, lead us to three specific research questions:

1. Are there any variations in the performance levels of micro, small and medium entrepreneurs across the two states, two enterprise types, two business types, and two locations and interactions thereof?
2. Are there any variations in the influence of cultural dimensions of micro, small and medium entrepreneurs across the two states, two enterprise types, two business types, two location types in India and interactions thereof?
3. Do the cultural dimensions of micro, small and medium entrepreneurs influence annual growth in labour productivity in MSMEs across possible combinations of the sample States, Location types, Enterprise types and Business types?

The Operationalization of the variables is detailed in the thesis. Performance and culture being two important variables, we have operationlized both in the following way. **Entrepreneurial performance** is defined by the enterprise performance as reflected in the growth in revenue per person per annum.

The key aspect of entrepreneurial performance in managing small business is how efficiently she/he deploys and manages the MSME's labour force. The 'Performance Variable' from this perspective could be defined as the Annual Growth (per cent) of 'Revenue per Employee' or 'Labour Productivity'.

$AGLP = [(R_{year2} / L_{year2}) - (R_{year1} / L_{year1})] * 100 / (R_{year1} / L_{year1})$

Where

AGLP= Annual Growth in Employee Productivity (Performance Variable)

R_{year2} = Total Annual Sales Revenue for year2 (2013-14)

R_{year1} = Total Annual Sales Revenue for year1 (2012-13)

L_{year2} = Total number of the labour for year2 (2013-14)

L_{year1} = Total number of the labour for year1 (2012-13)

Cultural dimensions are measured by the entrepreneurs' cultural orientation based on the questionnaire on a Likert scale from 1 to 5 with 1 being Strongly Disagree to 5 being Strongly Agree.

Following hypotheses were formulated based on the three research questions:

Table 4: Research Questions and Hypotheses

Research Question-01: Are there any variations in the performance of MSME entrepreneurs across the states, location types, enterprise types, business types and across the various hierarchical interactions of state, location, enterprise, and business types?	
Hypotheses Set-01	
H0.1	There is zero variance in the performance of MSME entrepreneurs across the states, location types, enterprise types, business types and across the various hierarchical interactions between state, location, enterprise, and business types

Research Question:-02:

Are there any variations in the influence of cultural dimensions of MSME entrepreneurs across states, location types, enterprise types, business types and across the various hierarchical interactions of state, location type, enterprise type, and business types?

Hypotheses Set-02		
H0.2.1	There is zero variance in Power Distance of	MSME entrepreneurs across states, location types, enterprise types, business types and across the various hierarchical interactions between state, location types, enterprise types, and business types
H0.2.2	There is zero variance in Uncertainty Avoidance of	
H0.2.3	There is zero variance in Collectivism of	
H0.2.4	There is zero variance in Masculinity of	
H0.2.5	There is zero variance in Pragmatic Orientation of	
H0.2.6	There is zero variance in Indulgence of	

Research Question:-03:

Do the 'cultural dimensions' of entrepreneurs influence performance of MSMEs across the various combinations of state, location type, enterprise type, and business type?

Hypotheses Set-03		
H0.3.1	Power Distance does not influence	MSME entrepreneurs across the various hierarchical combinations of location, enterprise, and business types in Kerala
H0.3.2	Uncertainty Avoidance does not influence	
H0.3.3	Collectivism does not influence	
H0.3.4	Masculinity does not influence	
H0.3.5	Pragmatic Orientation does not influence	
H0.3.6	Indulgence does not influence	
H0.3.11	Power Distance does not influence	MSME entrepreneurs across the various hierarchical combinations of location, enterprise, and business types in Maharashtra
H0.3.12	Uncertainty Avoidance does not influence	
H0.3.13	Collectivism does not influence	
H0.3.14	Masculinity does not influence	
H0.3.15	Pragmatic Orientation does not influence	
H0.3.16	Indulgence does not influence	

EXPLORATORY AND VALIDATION PHASE

In **chapter 4** we discuss the process and outcome of the exploratory and qualitative study to ascertain the cultural dimensions identified by Hofstede. Through the reviews done so far, Hofstede's cultural dimensional framework was taken as the baseline for our study and an attempt was then made to understand their relevance and validity in the Indian regional context. Hofstede had used an "Etic" (global and scientific) approach to arrive at his cultural dimensions. Since we were using these dimensions in the Indian regional context, an insider view or an "*Emic"* (insider or bottom up) approach was used to assess whether these factors were sufficient to define the various cultural outlooks across the various regions of the country. In the insider or emic approach to this study, we had sought inputs from forty Indian experts across the country to understand the fitment of Hofstede's cultural dimensions in the Indian regional context. We had also sought their inputs to help identify if there were other important dimensions that could influence the performance of micro, small and medium entrepreneurs which ought to be looked into. The results of this study are given in Table 5.

The three main outcomes of the exploratory study are given in Table 5. One was the identification of the seventh dimension, namely, Ethnic Orientation, which needed to be included in the set of cultural dimensions considered for this research. Secondly, from the perspective f entrepreneurial performance Risk-taking Propensity aspect had to be considered instead of Uncertainty Avoidance which seems to be super set as we see now. The incorporation of these outcomes would thus revise the hypotheses. The revised hypotheses are given in Table 6.

Table 5:

Analysis of Hofstede's evaluation of Indian Culture vs. that by the Experts

Cultural Dimension	Hofstede Vs. Indian Experts	
	Convergence	**Divergence**
Power Distance (High vs. Low)	Relatively higher level of acceptance	Level of acceptance varied across the country Lower level of acceptance by the younger generation
Collectivism vs. Individualism	Both co-exists in India	Level of adherence not the same across various regions of India and it varied across regions and communities. Existence of both disruptive and disruptive collectivism as well as disruptive and non disruptive individualism
Uncertainty Avoidance (High vs. Low)	Lower level of uncertainty avoidance	Level of Uncertainty Avoidance varied across regions. For majority of Indians uncertainties were facts of life due to social and economic backwardness; they didn't have a choice or capability to avoid it. Thus people in rural areas had lower levels of Uncertainty Avoidance whereas those in urban areas had a higher level of Uncertainty Avoidance From an entrepreneur perspective his risk-taking propensity was to be looked at
Masculinity vs. Femininity	Both were present	The level of adherence varying across regions and also communities People in the northern regions of India showed more of masculine features thank those in the southern regions
Pragmatic vs. Normative orientation	NIL	Both existed. Varied across regions and communities based on literacy levels, religious influences, and traditions
Indulgence vs. Restraint	NIL	Both existed. Many communities showed more penchant for Indulgent behaviours The level of Restraint or indulgence was also based of economic and social reasons
Ethnic Orientation	NIL	A significant attribute which also varied across regions. The cultural identity caused by social or community associations gave a unique behavioural and performance characteristic to the people

Table 6: Revised Hypotheses

Hypotheses Set-01		
H0.1	There is zero variance in the performance of MSME entrepreneurs across the states, location types, enterprise types, business types and across the various hierarchical interactions between state, location, enterprise, and business types	
Hypotheses Set-02		
H0.2.1	There is zero variance in Power Distance	of entrepreneurs managing MSMEs across the two states, the two locations, the two enterprise types, the two business types and across the various hierarchical interactions between state, location, enterprise, and business types
H0.2.2	There is zero variance in **Risk-taking propensity**	
H0.2.3	There is zero variance in Collectivism	
H0.2.4	There is zero variance in Masculinity	
H0.2.5	There is zero variance in Pragmatic Orientation	
H0.2.6	There is zero variance in Indulgence scores of	
H0.2.7	**There is zero variance in Ethnic Orientation**	
Hypotheses Set-03		
H0.3.1	Power Distance dimension does not influence	MSME entrepreneurs across the various hierarchical combinations of location types, enterprise types, and business types in Kerala
H0.3.2	**Risk-taking propensity** dimension does not influence	
H0.3.3	Collectivism dimension does not influence	
H0.3.4	Masculinity dimension does not influence	
H0.3.5	Pragmatic Orientation dimension does not influence	
H0.3.6	Indulgence dimension does not influence	
H0.3.7	**Ethnic Orientation does not influence**	
H0.3.11	Power Distance does not influence	MSME entrepreneurs across the various hierarchical combinations of location, enterprise, and business types in Maharashtra
H0.3.12	**Risk-taking propensity** does not influence	
H0.3.13	Collectivism does not influence	
H0.3.14	Masculinity does not influence	
H0.3.15	Pragmatic Orientation does not influence	
H0.3.16	Indulgence does not influence	
H0.3.17	**Ethnic Orientation does not influence**	

RESEARCH METHODOLOGY FOR PRIMARY SURVEY AND ANALYSIS

In **chapter 5** we discussed the methods followed for data collection and analysis for primary survey phase.

Questionnaire Development: The findings of the exploratory and validation phase led us to the following cultural dimensional framework for our current research:

A. Power Distance (higher versus lower)

B. Risk-taking Propensity (versus Risk-avoidance Propensity)
C. Collectivism (versus Individualism)
D. Masculinity (versus Femininity)
E. Pragmatic Orientation (versus Normative Orientation)
F. Indulgence (versus Restraint)
G. Ethnic Orientation (higher versus lower)

The various attributes of each of the identified cultural dimensions were used to assess the respondent entrepreneurs' cultural orientations using a Likert scale of 1 to 5 with 1 being strongly disagree and 5 strongly agree. Besides all relevant information necessary for classifying and rating the performance of the MSMEs were also included.

The final version of the questionnaire after incorporating revisions based on the pilot tests and qualitative validity tests were used for the data collection.

Data Sampling: The four sample segments considered for our research are States, Location types, Enterprise types and Business types. Two **states**, namely, Kerala and Maharashtra were selected for sampling. The other three sample factors considered for this study are **enterprise type** (size of enterprise viz. Micro, small and medium), **location type** (whether urban or rural), and **business type** (manufacturing and services). We have taken the small and medium enterprises into a single category as the number of respondents from the medium enterprise category is too low. The two types of business manufacturing and service are also considered.

Data Collection: 141 responses from Kerala and 129 from Maharashtra were finally considered for our final data analysis.

A non-probabilistic quota sampling method was adopted here. Within the two sample states we had covered the following segments which could act as moderating influences on the entrepreneurial performance:

State:	Kerala and Maharashtra
Location Types:	Rural and Urban
Enterprise Types:	Micro, Small and Medium Sectors
Business Types:	Manufacturing and Services

Data Analysis Methodology: The data analysis process had the following phases:

1) Pilot Testing the reliability and validity of the questionnaire.
    a. ANOVA: Variance of Performance across the MSME segments
    b. ANOVA: Variance of the seven Cultural Dimensions across the MSME segments
2) Step-wise Regression Analysis between the Performance Variable and seven Cultural Dimensions.

DATA ANALYSIS AND RESULTS

Chapter 6 is the core chapter of primary data analysis**.**

Pilot Testing of Questionnaire for Reliability and Validity

The reliability of the questionnaire was tested using Cronbach's Alpha which is a measure of internal consistency and scale reliability. The Cronbach alpha was calculated for the first twenty nine questionnaires received. The Cronbach's Alpha values were more than 0.7 which gave acceptable reliability for the data. Validity refers to the degree to which the measurement procedure actually measures the concept that it was intended to measure. The validity of the questionnaire was tested using a focus group of experts. They were asked to give their inputs as to how to reduce ambiguity, leading questions, emotive questions, stressful questions, culturally and also ethnically inappropriate questions. These inputs helped to revise the questionnaire. .

Variation of Performance Variable across MSME Segments (ANOVA)

We had done ANOVA to understand the behaviour of the Performance Variable across state, enterprise type, business type and location type and the cross interactions among these segments. The summary result is given the table below:

Table 6:
Variations of Mean Performance Variable across MSME segments (ANOVA)

Sample Segment	Nature of Variance	Behaviour of mean Performance Variable across Segments
State	**Significant**	Kerala-Higher than Maharashtra
Location Type	Not Significant	Urban-Higher than Rural
Enterprise Type	**Significant**	Small & Medium-Higher than Micro
Business Type	Not Significant	Manufacturing-Higher than Service
State*Location Type	**Significant**	1) Both rural and urban higher in Kerala than Maharashtra 2) Kerala-Urban higher than rural 3) Maharashtra-Rural higher than Urban
State*Enterprise Type	Not Significant	1) Both Micro and Small & Medium higher in Kerala than Maharashtra 2) Small & Medium had higher values in both states than Micro
State*Business Type	Not Significant	1) Manufacturing and Service higher in Kerala than Maharashtra 2) Kerala-Manufacturing higher than Service 3) Maharashtra-Service higher than Manufacturing by 1 per cent
Location Type*Enterprise Type	Not Significant	1) Small & Medium higher in both the States 2) Higher variance in Rural compared to that in Urban
Location Type*Business Type	Not Significant	1) Manufacturing higher in both states 2) Higher variance in Urban compared to that in Rural
Enterprise Type*Business Type	Not Significant	1) Manufacturing higher in both Micro and Small & Medium 2) Higher variance in Micro compared to that in Small & Medium
State*Location Type*Enterprise Type*Business Type	Not Significant	Higher value in Kerala for all interactions except Small & Medium-Service enterprises in Rural locations

The Performance Variable was seen to **vary significantly across state, enterprise type and State-Location type** combination of segments. The null hypotheses **H0.1** can be rejected as there was significant variation of the Performance Variable across State, Enterprise Type and State-Location Type combinations.

Variation of Cultural Dimensions across MSME segments (ANOVA)

ANOVA was done to understand the nature of behaviour of each of the Cultural Dimensions across state, enterprise type, business type and location type and all the possible interactions among these segments.

The ANOVA results are summarized in Table 7.

Table 7: Variation of Cultural Dimensions across MSME Segments (ANOVA)

Cultural Dimensions	MSME Segments where Variance was Significant	Analysis of Variance
Power Distance Score	State	Higher in Maharashtra; Lower in Kerala
	Location type	High in rural and low in urban locations
	Enterprise-Business Types	1) Small & Medium: High in Mfg & low in Service units 2)Micro: High in Service, low in Mfg
Risk-taking Propensity	Location Type	High in urban and low in rural locations
	State-Location Type	1) Kerala: High in urban and low rural locations 2) Maharashtra: High in rural and low in urban locations
	State-Business Type	1) Kerala: High in Mfg and low in service units 2) Maharashtra: High in service and low in Mfg units
	Enterprise-Business Type	1) Micro: High in service and low in mfg units 2) Small & Medium: High in mfg and low in service units
Collectivism	State	Higher in Kerala; Lower in Maharashtra
Masculinity	State	Higher in Maharashtra; Lower in Kerala
	State-Location Type	1) Kerala: High in urban and low rural locations 2) Maharashtra: High in rural and low in urban locations
	State-Business Type	1) Kerala; High in Mfg and low in Service units 2) Maharashtra: High in Service and Low in mfg units
Pragmatic Orientation	NONE	
Indulgence	Enterprise Type	High in micro and low in small & medium
	Business Type	High in Service and low in Mfg
	Location-Business Types	1) Urban: High in Service and low in Mfg units 2) Rural: Both equal
Ethnic Orientation	Location-Business Types	1) Rural: High in Mfg and low in Service units 2) Urban: High in Service and low in Mfg
	Location-Enterprise-Business Types	1) Micro, Mfg, in Rural-High 2) Micro, Service, Urban-High 3) Small & Medium, Mfg, Rural-High 4) Small & Medium, Service, Rural-High

The results of the ANOVA gave the following results.

- Power Distance was found to vary significantly across State, Location type, and Enterprise-Business type segments.
- Risk-taking propensity varied significantly across State-Location Type, State-Business type, and Enterprise-Business type segments.
- Collectivism dimension varied significantly only across State.
- Masculinity dimension varied significantly across State, State-Location type, and State-Business type segments.
- Pragmatic Orientation did not show any significant variance across any of the segments.
- Indulgence varied significantly across Enterprise and Business types.
- Ethnic Orientation varied significantly across Enterprise-Business type and Location-Enterprise-Business type segments.

Based on the above findings, the null hypotheses, **H0.2.1 to H0.2.2, H0.2.3, H0.2.4, H0.2.6** and **H0.2.7** could be rejected.

The null hypothesis **H0.2.5** could not be rejected as pragmatic orientation was not found to be significantly varying across any of the segments.

Impact of Cultural Dimensions on Performance (Step-wise Regression)

The Regression analysis attempts to find out as to how far the seven cultural dimensions influence the performance. In order to achieve that we find out as how much the performance variables were influenced by the seven cultural dimensions as expressed in Likert scale through the questionnaire inputs. Here the performance variable was the dependent variable and the mean values of the seven dimensions as expressed by the respondents from both the states were the independent variables. Step-wise regressions were done across sixteen combinations of segments (2x2x2x2), across the two states, the two location types, the two enterprise types and the two business type combinations. The results are summarised in Table 8.

Table 8: Cultural Dimensions versus entrepreneurial performance

Cultural Dimensions	RUR MIC MFG	RUR MIC SER	RUR SMD MFG	RUR SMD SER	URB MIC MFG	URB MIC SER	URB SMD MFG	URB SMD SER
A. KERALA								
Power Distance			D				D	
Risk-taking Propensity			I			I		
Collectivism					D			I
Masculinity	D				I			
Pragmatic Orientation							I	
Indulgence								
Ethnic Orientation		D					I	I
B. MAHARASHTRA								
Power Distance		I					D	I
Risk-taking Propensity								D
Collectivism							D	
Masculinity		I	D					
Pragmatic Orientation		D		D			D	
Indulgence				I		I	I	
Ethnic Orientation	I	I		D				

Note on Abbreviations used:

RUR: Rural; URB: Urban; MIC: Micro; SMD: Small and Medium;
MFG: Manufacturing; SER: Service; D: Directly Influencing; I: Inversely Influencing

Except in the case of Indulgence all the other cultural dimensions were observed to influence at least one segment of both the states and therefore can be rejected. Indulgence was found to significantly influencing performance across three segments in Maharashtra but none in Kerala. Therefore, the null hypothesis **H0.3.6** could not be rejected. All the remaining thirteen hypotheses, namely, **H0.3.1** to **H0.3.5, H0.3.7** and **H0.3.11** to **H0.3.17** could be rejected.

DISCUSSION

We discuss the results and implications of the research in **chapter 7**. The current study has mainly four facets. The first one is the exploratory and validation phase of the study where a structured interview/survey was done with forty Indian experts to elicit their emic or insider views on the applicability of Hofstede's cultural dimensions for the micro, small and medium entrepreneurs of India. The review of literature had made it clear that there were enough reasons to consider his cultural framework as the baseline for this study; his views came from a etic or global perspective and so there was need to get an insider or emic perspective and hence the need to approach the Indian experts. The Indian experts' inputs validated the applicability of Hofstede's six cultural dimensions for India, but stated that the regional cultures of India differed majorly across North, South, East, West, North-East and also South-East which, in other words, re-affirmed the diversities in a united India. They also came up with an additional seventh dimension called Ethnic Orientation which according to them was important in assessing the cultural attributes of Indian entrepreneurs. This validated cultural framework was used for the preparation of the questionnaire for the data survey.

The second facet of this study looks at how the performance of entrepreneurs varied across various MSME sectors or segments like States, Location (rural or urban) types, Enterprise (micro, or small and medium) types and Business (manufacturing or service) types. Here two sample states were selected based on their contribution (Gross Value Added or GVA) to the respective state's gross domestic product or GSDP. Kerala from the first half (in the order contribution of GVA to GSDP) and Maharashtra from the lower half were selected for the study. The analysis of variance between the mean values of Performance Variable (the annual growth rate percentage of labour productivity) across the various MSME segments formed by State, Location type, Enterprise type and Business type led to the finding of a trend of the performance variables being significantly higher across the two states. It was also relatively higher for Kerala for all the sixteen interaction of segments. Another trend was that of the performance variable being higher across urban locations, small and medium enterprises and also manufacturing businesses. The third trend that was observed was the small and medium enterprises and manufacturing businesses performing comparatively better in urban location than in rural locations.

The third facet is around the behavioural trends between Cultural Dimensions (although the variances in all these cases were not significant) and various MSME Segments. Interesting correlations are observed between Power Distance and Risk-taking propensity across Location types and also Enterprise-Business Type interactions. Here we find that acceptance power hierarchies or following the hierarchical discipline seems to go with high risk taking propensity. One of the reasons for this relationship could be because in a high power distance situation individuals prefer to leave the decisions to the higher power centres and may not be really worried about risks from that perspective as if somebody is there to take care of you.

Similarly Risk-taking propensity and Masculinity Dimension are highly correlated across State-Location type and State-Business type interactions. This seems logical as Masculinity comes with high aggression, high ambitions and high appetite for material gains. This can definitely be the trigger for people to go for risks since their urge to achieve material success overcome the fear of uncertainties or risks.

The fourth and last aspect of this study is the analysis of how cultural dimensions of entrepreneurs influence their performance.

Our analysis of the data led us to understand that the cultural attributes of entrepreneurs do influence their competence to perform with respect to the management of the human resources which, incidentally is the most crucial part of management of MSMEs. A few of the noticeable trends in the results of the data analysis could be highlighted. The behaviour of Power Distance dimension leads to the observation that success of manufacturing enterprises in the Small and Medium segment which had higher investment and delivery stakes needed a disciplined and focussed work style which could have been facilitated more by the hierarchical and controlled environments. Conversely, the Service business needed more space at employee level and a more collaborative work style. Risk-taking Propensity was to be significantly and directly associated with the highly competitive and challenging work environment of Mumbai and other key centres of Maharashtra as compared to Kerala where availability of resources had never been an issue, but the environment was far from being competitive or challenging. Collectivism was found to be directly

associated in the manufacturing segment where more collective approach was found to result in higher efficiency.

Masculinity was seen to be balanced with direct association with two segments from Kerala and two segments from Maharashtra as well more in tandem with the experts view that India had both masculine and feminine attributes which were spread across various regions. Pragmatic Orientation was observed to be directly associated with performance across three segments of Maharashtra as compared to one segment if Kerala. So it means that the entrepreneurs from Maharashtra were using their long term or pragmatic orientations to their advantage in a much wider way than those from Kerala despite being higher on the state wise score for Pragmatism remains to be normative and short term with the limited success that provides. Indulgence was found to have inverse associations, across all the three sectors of Maharashtra which clearly explains the highly restraint work style that Mumbai had for the MSMEs. Ethnic Orientation also gave out a balanced situation with higher ethnic orientations favouring business performance and in certain other just the contrary. One may have to delve deep into identifying precisely the nature of ethnic orientations as we have seen in the exploratory analysis. Ethnicity as we saw could be due to multiple reasons and this finding makes us look for more precise reasons on these behaviours.

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